

Information to identify the case:

Debtor 1	<u>Edith M. O'Neill</u>	Social Security number or ITIN	xxx-xx-9681
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-25917-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Edith M. O'Neill

11/9/17

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Edith M. O'Neill
 Debtor

Case No. 17-25917-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 28

Date Rcvd: Nov 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2017.

db
 516985924 +Edith M. O'Neill, 10 Oyster Bay Rd. Apt. C, Absecon, NJ 08201-2894
 516985926 +APG Cardiology Group, 2500 English Creek Ave #211, Egg Harbor Township, NJ 08234-5598
 516985926 +APG Pathology, 2500 English Creek Ave., Egg Harbor Township, NJ 08234-5549
 516985921 +Advanced Pathology Lab, 1015 New Rd., Northfield, NJ 08225-1600
 516985922 +Apex, 4400 Cox Rd, Glen Allen, VA 23060-3354
 516985923 +Apex Asset Management, 2501 Oregon Pike, Lancaster, PA 17601-4890
 516985928 +AtlantiCare Emergency Assoc., 1925 Pacific Ave., Atlantic City, NJ 08401-6713
 516985929 +AtlantiCare Regional Medical Center, 65 W Jimmie Leeds Rd., Pomona, NJ 08240-9104
 516985927 +Atlantic Medical Imaging, 44 East Jimmie Leeds Road, Absecon, NJ 08205-4470
 516985932 +CT Lien Solutions, PO Box 29071, Glendale, CA 91209-9071
 516985933 +Domenic Pastore, MD, 605 U.S. 9, Cape May Court House, NJ 08210-2343
 516985936 +Kia Motors Finance Company, 10550 Talbert Ave., Fountain Valley, CA 92708-6031
 516985938 +PNC Mortgage, PO Box 8703, Dayton, OH 45401-8703
 516985937 +Pavilion OBGYN Egg Harbor, 2500 English Creek Ave., Egg Harbor Township, NJ 08234-5549
 516985941 +Rickart Collection, 575 Milltown Rd # 2, North Brunswick, NJ 08902-3321
 516985943 +Shore Kidney, 13 Mechanic St Ste 1, Cape May Court House, NJ 08210-4221
 516985944 +SolarCity Billing Department, PO Box 3500, Draper, UT 84020-3500
 516985945 +Vivekkumar V. Dasondi, MD, 72 W Jimmie Leeds Rd #2100, Absecon, NJ 08205-9412
 516985946 +Wells Fargo Health Advantage, 4975 Preston Park Blvd., Plano, TX 75093-5164

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 09 2017 23:05:38 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 09 2017 23:05:35 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516985930 +EDI: HFC.COM Nov 09 2017 22:48:00 Boscovs, 4500 Perkiomen Ave., Reading, PA 19606-3946
 516985931 +EDI: CHASE.COM Nov 09 2017 22:48:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
 516985934 +EDI: CITICORP.COM Nov 09 2017 22:48:00 Home Depot / CBNA, PO Box 6497,
 Sioux Falls, SD 57117-6497
 516985935 +EDI: IIC9.COM Nov 09 2017 22:48:00 IC System, 444 Hwy 96 E, Saint Paul, MN 55127-2557
 516985939 +EDI: WFFC.COM Nov 09 2017 22:48:00 Preferred Customer Account, PO Box 14517,
 Des Moines, IA 50306-3517
 516985940 E-mail/Text: bk@revenuegroup.com Nov 09 2017 23:06:18 Revenue Group,
 4780 Hinckley Industrial Pkwy #200, Cleveland, OH 44109
 516985942 +EDI: SEARS.COM Nov 09 2017 22:48:00 Sears / CBNA, PO Box 6282,
 Sioux Falls, SD 57117-6282

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516985925 APG Northfield, 1601 Tilton Rd., NJ 08255

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 11, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2017 at the address(es) listed below:

Bruno Bellucci, III on behalf of Debtor Edith M. O'Neill jkearney@belluccilaw.net,
 bbellucci@belluccilaw.net, lcanizzaro@belluccilaw.net, kpalermo@belluccilaw.net,
 jbonner@belluccilaw.net
 Denise E. Carlon on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Thomas J Subranni trustee@subranni.com,
 ssauber@subranni.com; ecorma@subranni.com; NJ84@ecfcbis.com; cwild@subranni.com; Subranni@remote7solu
 tions.com; hinnaurato@subranni.com

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 28

Date Rcvd: Nov 09, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Thomas J Subranni on behalf of Trustee Thomas J Subranni trustee@subranni.com,
szauber@subranni.com;ecorma@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7solu
tions.com;hinnaurato@subranni.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5